

RETURN AND REFUND POLICY

Young Money Investments

Last Updated: January 13, 2026

1. DIGITAL PRODUCTS - NO REFUNDS

All Young Money Investments (YMI) products and services are digital in nature and are delivered instantly upon purchase. Due to the immediate access to digital content, all sales are final and non-refundable.

This policy applies to:

- Monthly and annual subscriptions (Intro Trader, PRO Trader, VIP Trader)
- Trading courses and educational content
- Trading indicators and software tools
- Trading bots (KPL Bot, Marty Bot)
- Any other digital products or services offered by YMI

2. PROMOTIONAL PURCHASES - STRICTLY NO REFUNDS

IMPORTANT: Purchases made during promotions, sales, or using discount codes are **FINAL** and **NON-REFUNDABLE** under any circumstances.

If you purchase a subscription or product:

- Using a discount code or coupon
- During a promotional sale period
- At any reduced price

The sale is final immediately upon purchase. No exceptions.

3. FULL-PRICE PURCHASES - MONEY-BACK GUARANTEE

For full-price purchases only, YMI offers a 30-day money-back guarantee under the following conditions:

Eligibility Requirements:

- Purchase was made at full price (no discounts, promotions, or coupons applied)
- Request is made within 30 days of original purchase date
- Account is in good standing (no policy violations)
- You have not previously received a refund from YMI

To Request a Refund:

1. Contact YMI Support via Discord or email within 30 days
2. Provide your order/transaction ID
3. State your reason for the refund request
4. Allow up to 7-10 business days for processing

Note: Upon refund, your access to all YMI content, communities, and tools will be immediately revoked.

4. FREE TRIAL PERIODS

If you signed up for a free trial:

- You will not be charged during the trial period
- Cancel before the trial ends to avoid being charged
- Once the trial converts to a paid subscription, the no-refund policy applies
- Trials are offered at YMI's discretion and terms may vary

To cancel a trial or subscription, visit your Whop account settings or contact support.

5. SUBSCRIPTION CANCELLATIONS

You may cancel your subscription at any time through:

- Your Whop account dashboard
- Contacting YMI support

Upon cancellation:

- You retain access until the end of your current billing period
- No partial refunds are provided for unused time
- You will not be charged for future billing periods
- You may rejoin at any time at the current pricing

6. DISPUTE RESOLUTION

Before contacting your bank or payment provider, you MUST contact YMI Support directly to resolve any billing concerns. We have a 99% resolution rate when contacted directly.

Contact Methods:

- Discord: Young Money Investments Community (Support channel)
- Email: support@youngmoneyinvestments.com

Response Time: Within 24-48 hours

7. CHARGEBACKS AND FRAUD

Initiating a chargeback for a legitimate purchase is considered fraud. If you initiate a chargeback:

YMI will:

- Contest the dispute with comprehensive evidence
- Submit access logs, IP addresses, and usage data
- Permanently ban your account from all YMI services
- Report to fraud prevention databases

You will be liable for:

- The original transaction amount
- \$50.00 administrative fee per dispute
- All legal and collection costs

For full details, see Section 4 of our Terms of Service.

8. EXCEPTIONS

YMI may, at its sole discretion, provide refunds or credits in exceptional circumstances such as:

- Duplicate charges due to technical errors
- Unauthorized purchases (with verification)
- Service outages exceeding 7 consecutive days

These exceptions are determined on a case-by-case basis and are not guaranteed.

9. CONTACT US

For refund requests or billing questions:

Email: support@youngmoneyinvestments.com
Discord: Young Money Investments Community
Website: <https://youngmoneyinvestments.com>

Please include your order ID and account email in all communications.
